



United States Department of the Interior

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To: All Employees

From: DSD, Division of Support Services

Subject: 2004 Health Benefits Open Season

The Federal Employees Health Benefits (FEHB) open season will be held from **November 8 through December 13, 2004**. During open season, eligible employees who are not currently enrolled may enroll, and enrolled employees may change from one plan or option to another, from self only to self and family, or make a combination of these changes. Open season also allows employees to change their premium conversion election. Any eligible employee who enrolls in FEHB may also elect to participate or waive participation in premium conversion. *An employee who participates in premium conversion may no longer cancel or change to self-only enrollment at any time. These changes may be made only during open season or when a qualifying life event occurs.*

If you are considering enrolling or making an enrollment change, the 2005 Federal Employees Health Benefits (FEHB) Guide contains a comparison chart that gives general information about each plan and shows biweekly and monthly premium rates. The guide is located at www.opm.gov/insure or can be obtained from your human resources staff, or your field office administrative personnel.

It is recommended not to rely solely on the FEHB Guide but to obtain and thoroughly review the brochure of the plan you are considering. **All brochures are available on the Office of Personnel Management's web site** www.opm.gov/insure. Most health plan brochures are also available in your field offices and in the California State Office, Human Resource Services Branch.

There is one significant plan change which affects California FEHB enrollees this year.

- **Kaiser Foundation Health Plan** is adding a standard option in response to Federal members' requests for lower premium costs. This plan includes deductibles, with a combination of co-payments and coinsurance to keep premium costs lower than the High

Option Plan. Current Kaiser enrollees who do not choose the Standard Option will automatically be enrolled in the High Option.

OPM will be introducing a new health care option for 2005 in the FEHB program – **High Deductible Health Plans (HDHP)** that incorporate **Health Savings Accounts (HSAs)**. Two of the nationwide plans, **GEHA** and **Mailhandlers** will be offering this product, as well as the **Aetna Health Fund** in California. To learn more about HDHP's and HSA's visit the HSA web site at www.opm.gov/hsa.

To enroll or make a change in your health benefit plan, you must either (1) submit by close of business on December 13, 2004, your completed Health Benefits Election Form (SF-2809) to the Human Resource Services Branch (CA-945); or (2) enroll or make a change in your health benefit plan through the use of Employee Express at www.employeeexpress.gov or via telephone on 478-757-3030. When using Employee Express ask for verification of your transaction. When this is received, please provide a copy to the Human Resources office to place in your Official Personnel Folder as part of your FEHB record. **Please use only one of the two methods, not both.**

New enrollments, changes to current enrollments, and changes to premium conversion elections made during open season will become effective on **January 9, 2005**. If you change plans, any covered expenses incurred between January 1, 2005, and January 8, 2005, will count toward the 2004 deductible of the plan you are changing from.

You should be aware that if you leave Federal employment, you may be eligible for Temporary Continuation of Coverage (TCC). Under TCC, you may continue your enrollment for up to 18 months. TCC is also available for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce, and children who lose coverage due to marriage or attaining age 22.

TCC enrollees must pay the total plan premium plus a 2% administrative fee. It is your responsibility to contact the personnel office when an event other than separation occurs in order to obtain information on TCC enrollment.

Enrollees who wish to continue their current enrollments and premium conversion elections do not need to take any action during this open season, but it is recommended that they at least review the 2005 rate and benefit changes for their plan.

Questions regarding this bulletin should be directed to Angie Dailly, Human Resource Services at (916) 978-4476.

Signed
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